

**Fill in this information to identify the case:**

Debtor 1 David Michael Siebert

Debtor 2 Jennifer Lynn Siebert fka Jennifer Lynn Findley

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Missouri

Case Number 17-43481

**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank National Association, not in its individual capacity but solely as trustee for  
**Name of creditor:** RMTP Trust, Series 2021 BKM-TT

**Last 4 digits** of any number you use to

identify the debtor's account: 2264

**Court claim no.** (if known): 4

**Date of payment change:**

Must be at least 21 days after date 05/01/2023  
of this notice

**New total payment:** \$ 1,284.23

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjusted****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow statement in a form prepared consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 429.14

**New escrow payment:** \$ 476.23

**Part 2: Mortgage Payment Adjusted****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_ %

**New interest rate:** \_\_\_\_\_ %

**Current principal and interest payment:** \$ \_\_\_\_\_

**New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

Debtor 1 David Michael Siebert

Case number (if known) 17-43481

First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Christopher K. Baxter Date 3/15/2023

Print: Christopher K. Baxter

First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Marinosci Law Group, P.C.

Address 16415 Addison Rd., Suite 725

Number Street

Addison, Texas 75001

City State ZIP Code

Contact phone 401-234-9200

Email BKInquiries@mlg-defaultlaw.com

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on March 15, 2023.

David Michael Siebert  
621 Shepherd Road  
Lawson, MO 64062

Jennifer Lynn Siebert  
621 Shepherd Road  
Lawson, MO 64062

Marinosci Law Group, P.C.  
*/s/ Christopher K. Baxter*  
Email: [BKinquiries@mlg-defaultlaw.com](mailto:BKinquiries@mlg-defaultlaw.com)  
ATTORNEYS FOR CREDITOR



Rushmore Loan Management Services  
PO Box 514707  
Los Angeles, CA 90051  
www.rushmorelm.com  
(888) 504-6700

Statement Date:  
Loan Number:

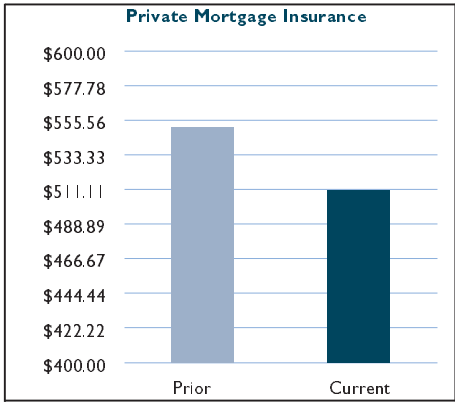
February 16, 2023  
[Redacted]

DAVID M SIEBERT  
621 SHEPHERD RD  
LAWSON MO 64062-9219

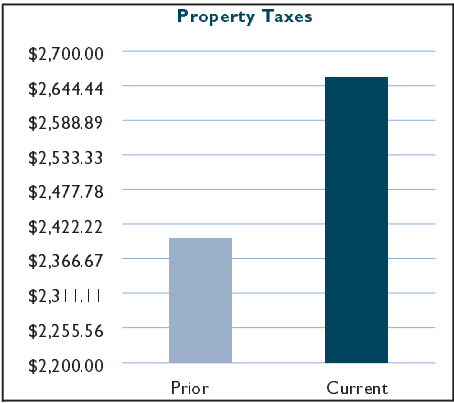
Need help understanding your mortgage escrow statement?  
Scan here or visit [rushmorelm.com](http://rushmorelm.com)

We review your escrow account annually to ensure that you have adequate funds to cover your tax and insurance items for the next 12 months. The amounts billed for certain escrow items changed. This statement describes the changes, possible changes to your monthly payments, and your options.

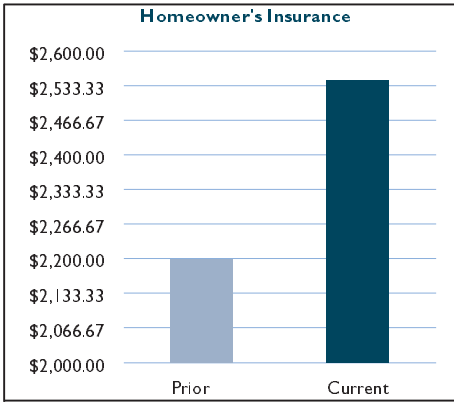
What changed?



PMI decreased by \$40.19 per year.



Taxes increased by \$259.27 per year.



Insurance increased by \$346.00 per year.

Changes in the above items mean that the amount needed in your escrow account increased by \$565.08 per year.

How do these changes affect me?

Based upon the anticipated escrow disbursements and monthly payments, we have determined that there is an overage in your escrow account. As a result, we have attached a check for \$372.47.

	Current Payment	Escrow Change	New Monthly Payment Effective 05/2023
Due Date	03/2023		05/2023
Principal and Interest	\$808.00		\$808.00
Escrow Payment	\$429.14	\$47.09	\$476.23
Escrow Overage			\$0.00
TOTAL	\$1,237.14		\$1,284.23

A detailed explanation of the calculations for your escrow account is located on page 2.

Note: **Online bill payment users:** Your payment is changing effective 05/01/2023 so **action is required**. Please log into your bank's online account and update your payment amount. Thank you!

How did Rushmore make the escrow calculations?

Step 1: Rushmore analyzes all items paid by the escrow account, we then calculate the amount that you'll likely need to pay these bills.

Step 2: We take your anticipated taxes and/or insurance premiums to determine the total outgoing payments. We then divide the total outgoing payments by 12 to determine your monthly escrow amount.

Your total anticipated tax and/or insurance premium(s) are as follows:

Annual Private Mortgage Insurance	\$511.14
Annual Property Taxes	\$2,658.63
Annual Property Insurance	\$2,545.00
Total	\$5,714.77 divided by 12 months = \$476.23

Step 3: We calculate the minimum required escrow balance. Your escrow account must have a minimum balance of \$0.00 for the next year.

Step 4: We calculate your annual escrow account projection for the coming year. If your monthly escrow balance falls below the minimum balance of \$0.00, your escrow account experiences a shortage. If our calculation determines that your monthly escrow balance will not reach the minimum balance, your escrow account will have an overage.

The table below demonstrates the estimated activity in your escrow account for the coming year.

What escrow activity is expected in the coming year?

The highlighted row indicates the lowest estimated escrow balance for the year of \$372.47. The difference between the lowest projected balance of \$372.47 and the minimum required escrow balance of \$0.00 is \$372.47.

\$372.47 is your escrow overage.

	PAYMENTS TO ESCROW ACCOUNT	ESTIMATED PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	Taxes	Flood Insurance	Homeowner's Insurance	Estimated	Required
Anticipated Date of Activity					Starting Balance	\$2,277.40	\$1,904.93
May 23	\$476.23					\$2,753.63	\$2,381.16
Jun 23	\$476.23					\$3,229.86	\$2,857.39
Jul 23	\$476.23				\$2,545.00	\$1,161.09	\$788.62
Aug 23	\$476.23	\$511.14				\$1,126.18	\$753.71
Sep 23	\$476.23					\$1,602.41	\$1,229.94
Oct 23	\$476.23					\$2,078.64	\$1,706.17
Nov 23	\$476.23					\$2,554.87	\$2,182.40
Dec 23	\$476.23		\$2,658.63			\$372.47	\$0.00
Jan 24	\$476.23					\$848.70	\$476.23
Feb 24	\$476.23					\$1,324.93	\$952.46
Mar 24	\$476.23					\$1,801.16	\$1,428.69
Apr 24	\$476.23					\$2,277.39	\$1,904.92

**NOTE:** If this escrow analysis indicates that there is a surplus, it may not mean that you are entitled to receive a return of that surplus. This analysis was calculated based on an assumption that the account is current according to the terms of the note and Mortgage/Deed of Trust. If the account is behind, in default, or in bankruptcy, this analysis may not reflect the current state of the account or the terms of a bankruptcy plan. If there are enough funds in the escrow account the surplus will be mailed to you within 30 days, provided the account is current under the terms of the note and Mortgage/Deed of Trust.

What escrow activity occurred since your last analysis?

The chart below reflects what actually happened in your escrow account since your last analysis.

Between 05/2022 and 02/2023 a total of \$6,438.40 was deposited to your escrow account and a total of \$5,728.76 was disbursed from your escrow account as follows. Totals for each disbursements are noted below.

COUNTY/PARIS: \$2,658.63  
MORTGAGE INS: \$525.13  
HAZARD INS.: \$2,545.00

	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT			ESCROW BALANCE COMPARISON	
Month of Activity	Estimated	Actual	Estimated	Actual	Description	Estimated	Actual
					Starting Balance	\$1,716.57	\$709.48
May 22	\$429.14	\$1,073.50				\$2,145.71	\$1,782.98
Jun 22	\$429.14	\$1,073.50		\$2,545.00	HAZARD INS.	\$2,574.85	\$311.48
Jul 22	\$429.14	\$858.28	\$2,199.00		HAZARD INS.	\$804.99	\$1,169.76
Aug 22	\$429.14	\$858.28	\$551.33	\$525.13	MORTGAGE INS	\$682.80	\$1,502.91
Sep 22	\$429.14	\$429.14				\$1,111.94	\$1,932.05
Oct 22	\$429.14	\$429.14				\$1,541.08	\$2,361.19
Nov 22	\$429.14	\$429.14		\$2,658.63	COUNTY/PARIS	\$1,970.22	\$131.70
Dec 22	\$429.14	\$429.14	\$2,399.36		COUNTY/PARIS	\$0.00	\$560.84
Jan 23	\$429.14	\$429.14				\$429.14	\$989.98
Feb 23	\$429.14	\$429.14				\$858.28	\$1,419.12

E—Indicates the activity has not yet occurred but is estimated to occur as shown.

*\*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.*

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.